

02/06/2017

Call us toll-free at (866) 331-5632

1. PARTIES AND VEHICLE DESCRIPTIONS

LESSOR (Owner): KIA MOTORS FINANCE INC.
Address: 2750 US 31 SOUTH
 TRVERSE CITY MI 49684

LESSEE: TAMMY LYNETTE CHAMBERLAIN
Address: 800 SOUTH AIRPORT RD
 TRVERSE CITY MI 49686

CO-LESSEE: N/A

LEASED VEHICLE: 2011 KIA SORENTO
 Year: 2011 Make: KIA Model: SORENTO
 Gross Agreed Upon Trade-in Allowance: \$ 7000.00
 Outstanding Prior Credit or Lease Balance: \$ 12542.22
 Net Trade-in Allowance (if less than 0, then enter 0): \$ 0.00

2. AMOUNT DUE AT LEASE SIGNING OR DELIVERY: \$ 4500.00

3. MONTHLY PAYMENTS: \$ 433.28

4. OTHER CHARGES: \$ 400.00

5. TOTAL OF PAYMENTS: \$ 21364.64

6. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY:

A. Amount Due at Lease Signing or Delivery: \$ 4500.00

B. How the Amount Due at Lease Signing or Delivery will Be Paid: N/A

7. YOUR MONTHLY PAYMENT IS DETERMINED AS SHOWN BELOW:

A. Gross Capitalized Cost: \$ 28075.00

B. Capitalized Cost Reduction: \$ 3580.83

C. Adjusted Capitalized Cost: \$ 30631.41

D. Residual Value: \$ 15943.50

E. Depreciation and any Amortized Amounts: \$ 14687.91

F. Rent Charge: \$ 1253.34

G. Total of Base Monthly Payments: \$ 15941.25

H. Lease Payments: \$ 39

I. Base Monthly Payment: \$ 408.75

J. Monthly Sales/Use Tax: \$ 24.53

K. Other (specify): N/A

L. Total Monthly Payment: \$ 433.28

8. EXCESS WEAR AND USE: 15000 miles per year

9. PURCHASE OPTION AT END OF LEASE TERM: \$ 0.00

10. OTHER IMPORTANT TERMS:

11. ITEMIZATION OF GROSS CAPITALIZED COST: \$ 28075.00

12. TERM AND SCHEDULED MATURITY DATE: 36 months, 05/06/2020

13. OPTIONAL INSURANCE AND OTHER PRODUCTS:

14. ESTIMATED OFFICIAL FEES AND TAXES: \$ 1232.56

15. WARRANTIES:

16. INSURANCE VERIFICATION:

17. LEASE MODIFICATIONS:

18. NOTICES AND SIGNATURES:

19. NOTICE TO LESSEE: (1) DO NOT SIGN THIS LEASE BEFORE YOU READ IT. (2) YOU ARE ENTITLED TO A COPY OF THIS LEASE.

20. THIS IS A LEASE AGREEMENT. THIS IS NOT A PURCHASE AGREEMENT.

21. NOTICE TO FLORIDA LESSEES:

22. NOTICE TO MICHIGAN LESSEES:

23. AUTO PAY AUTHORIZATION:

24. SIGNATURES:

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19. LATE CHARGES, FEES AND SECURITY DEPOSIT:

A. RETURNED INSTRUMENT CHARGE. You will pay us a returned instrument charge of \$15 for any check, instrument or electronic payment that is returned unpaid for any reason, except as limited by applicable law.

B. LATE CHARGE. To the extent permitted by applicable law, you will pay us a late charge of the lesser of \$20 or 5% of the unpaid portion of any Monthly Payment that is not received within 10 days after it is due, except in Colorado, Kansas, Louisiana and Maine. Colorado: If this Lease is entered into in Colorado, we have the right to assess a late charge of the lesser of \$15 or 5% of the unpaid portion of any Monthly Payment that is not received within 10 days after it is due. Kansas and Louisiana: If this Lease is entered into in Kansas or Louisiana, we have the right to assess a late charge of the lesser of \$20 or 5% of the unpaid portion of any Monthly Payment that is not received within 10 days after it is due. ~~Maine:~~ If this Lease is entered into in Maine, we have the right to assess a late charge of the lesser of \$10 or 5% of the unpaid portion of any Monthly Payment that is not received within 15 days after it is due.

C. ADMINISTRATIVE FEE. If you do not pay any government-imposed fee, registration or other fee, storage, towing, penalty, toll, parking ticket or tax related to the Vehicle and we pay it on your behalf, you will reimburse us for the amount paid plus we may charge you and add to the amount you owe under this Lease a \$20 administrative fee per incident, except as limited by applicable law.

20. VEHICLE INSURANCE:

A. INSURANCE REQUIREMENTS. You must maintain primary insurance coverage in your name in the amount and types indicated below, at your expense, during the Lease Term and until the Vehicle is returned to us:

- (1) liability insurance with limits of not less than \$100,000 per person for bodily injury, \$300,000 per accident for bodily injury and \$50,000 per accident for property damage, or \$50,000 combined single limit (\$50,000 for Florida residents);
- (2) collision insurance with a deductible no higher than \$1,000;
- (3) comprehensive fire and theft insurance with a deductible no higher than \$1,000; and
- (4) uninsured motorist coverage as required by law in the state where the Vehicle is registered.

You may obtain the insurance from any licensed insurer reasonably acceptable to us. Assignee must be shown as additional insured and loss payee. The policy must require the insurance company to notify us at least 10 days before any non-renewal, cancellation, reduction or other material coverage change. You must provide us with a copy of your insurance policy within 30 days after the Lease Date and thereafter upon request. Failure to maintain the required insurance is a Default under this Lease.

21. VEHICLE CONDITION, MAINTENANCE, USE AND TAXES:

A. VEHICLE CONDITION. You have inspected the Vehicle and agree that at Lease signing: (i) the Vehicle is in good condition in both operation and appearance, and (ii) it is equipped with all requested features and options.

B. VEHICLE MAINTENANCE AND OPERATING COSTS. You are responsible for maintaining, servicing and repairing the Vehicle, at your cost, according to the owner's manual maintenance schedule and to ensure that the warranty, if any, remains valid. You will use original equipment manufacturer's parts or those of equal value in the maintenance and service of the Vehicle. You agree to comply with all manufacturer recall notices. We are not obligated to provide you with a replacement vehicle for any reason. You must maintain and keep in the Vehicle a record of all maintenance performed on the Vehicle. You must make the maintenance record available to us at any time and provide it to us at the end of the Lease. You agree to pay all operating costs, including, but not limited to, gasoline, oil, antifreeze, parking fees, towing and replacement tires. You are liable for the payment of all tolls and any fines for toll evasion.

C. VEHICLE INSPECTION AND USE. We may inspect the Vehicle at any reasonable time and place. You will not allow any liens or claims to be placed or made against the Vehicle, or damage, destruction of the Vehicle during the Lease Term and until you return the Vehicle to us. You will not: (1) use the Vehicle for any unlawful or improper purpose or to commit any illegal act; (2) change or install equipment without our prior written consent or that renders the Vehicle unsafe or unlawful to operate, but if you add equipment to the Vehicle, it will become our property and you will pay us the cost of removing it at the end of this Lease; (3) use the Vehicle in any way prohibited by any applicable insurance policy or manufacturer's warranty, or in a manner that causes abnormal depreciation; (4) allow unlicensed drivers to drive the Vehicle; (5) remove the Vehicle for more than 30 consecutive days from the state where you reside without our prior written permission (for purposes of this Section 21C, the state where you reside is the state where the Vehicle was originally titled on the Lease Date or, if applicable, the most recent state where we permitted you to title the Vehicle); (6) remove the Vehicle from the United States for any period of time without our prior written permission; or (7) transport passengers or goods for hire or use the Vehicle as a rental, taxi, limousine or shuttle service, without our prior written permission. You will also not let anyone else do any of these things.

22. EARLY TERMINATION:

A. LESSEE'S RIGHT TO TERMINATE EARLY. You have the right to terminate this Lease early (before the end of the Lease Term), by returning the Vehicle to us or other person we designate, and paying the applicable Early Termination Liability set forth in Section 22C below.

B. LESSOR'S RIGHT TO TERMINATE EARLY. We may terminate this Lease early if you are in default (see Section 25C below). If we terminate this Lease early, you will owe us the applicable Early Termination Liability set forth in Section 22C below.

C. EARLY TERMINATION LIABILITY. If this Lease is terminated early pursuant to Sections 22B or 22B of this Lease, you agree to pay us the sum of items (1) through (4) as follows: (1) any unpaid Monthly Payments accrued up to the termination date, plus (2) offset fees and taxes in connection with the termination, plus (3) all other amounts due and owing under this Lease, except excess wear and mileage, plus (4) an early termination charge calculated as follows:

- (a) Lessee's Early Termination:
 - (i) if you terminate this Lease more than 120 days before the end of the Lease Term, the early termination charge you owe (provided the Vehicle is not a Total Loss) will be equal to the lesser of the Standard Formula and the Remaining Payments Formula defined below;
 - (ii) Standard Formula: The sum of (1) the difference, if any, between the Adjusted Lease Balance and the Vehicle's Realized Value, plus (2) an early termination fee in an amount equal to the Turn-In Fee disclosed in Section 4A of this Lease, and plus (3) the actual expenses we incur in connection with preparing for sale and selling the vehicle, including our third party auction fees and costs for transportation and reconditioning of the Vehicle prior to sale;
 - (iii) Remaining Payments Formula: The sum of: (1) all scheduled monthly Lease payments from the termination date through the end of the Lease Term, plus (2) as permitted by applicable law, any excess mileage, plus (3) as permitted by applicable law, any excess wear and use (See Section 24A, below), and plus (4) the Turn-In Fee amount disclosed in Section 4A of this Lease;
- (b) if you terminate this Lease 120 days or less before the end of the Lease Term, the early termination charge you owe will be the amount equal to the Remaining Payments Formula, provided the Vehicle is not a Total Loss.

23. PURCHASE OPTIONS AND VEHICLE RETURN:

A. PURCHASE OPTION AT MATURITY. At the Scheduled Maturity Date, you may purchase the Vehicle under the conditions and for the amount set forth in Section 9, if you are not in Default.

B. PURCHASE OPTION BEFORE MATURITY. You have an option to purchase the Vehicle at any time before the Scheduled Maturity Date if you are not in Default, under the terms and conditions in Section 8, except that the Purchase Price will be the Adjusted Lease Balance figured according to Section 22C, above.

C. ADDITIONAL PURCHASE OPTION CONDITIONS. You may not transfer or assign your purchase option to any other party without Assignee's prior written permission. If you reside in a state that requires a seller to have a motor vehicle dealer license to sell used vehicles, you must purchase the Vehicle from the Lessor (Dealer) or from another authorized, licensed dealer selected by Assignee. Please notify us at least thirty (30) days before you intend to exercise your purchase option so that we may make appropriate arrangements with a licensed dealer, if necessary.

D. VEHICLE RETURN. Unless you purchase the Vehicle, you must return it to us or the authorized Kia dealer (or other designee) we designate at the time and place we specify,

24. STANDARDS FOR WEAR AND USE, ODOMETER MAINTENANCE AND STATEMENT:

A. STANDARDS FOR WEAR AND USE. When returned to us, the Vehicle must be clean and in the same condition as it was when delivered to you, except for reasonable wear. If you do not purchase the Vehicle, then, upon Vehicle return at Scheduled Maturity Date or early termination as outlined in Section 22C, we will charge you for excess mileage and the estimated cost to repair or replace damage or wear to the Vehicle in excess of normal wear and use, whether or not such repairs are actually made, as permitted by applicable law. All repairs and part replacements must be made with original manufacturer's parts or those of equal quality. Excess wear and use includes, but is not limited to, the estimated cost to repair and/or replace:

- (1) mechanical or electrical parts, including but not limited to, power accessories and lighting, that do not work properly;
- (2) body damage, such as dents, scratches, chips, cuts, damage from water, sand or freezing, rusted or corroded areas on the body or other body or frame damage;
- (3) paint damage including but not limited to mismatched, peeling or faded paint, poor quality or other damage to the paint, poor quality repairs, or lettering or "wrapping" on the body;
- (4) damage to glass components including but not limited to the following: cracks, scratches, pits or chips in the windshield, broken windows or broken power windows; broken or missing headlight lenses, sealed beams or side mirrors;
- (5) interior upholstery, dashboard or other surfaces that are burned, stained, od or scratched;
- (6) tires not comparable in type and quality to original tires with emergency "doughnut" spare or inflation kit, as applicable, or any tire that is flat, leaking, has been punctured or damaged (whether or not repaired) or that has less than 1/8 inch of tread remaining at its shallowest point;
- (7) missing parts, accessories, and components, including keys and remote entry devices, owner's manual, floor mats, wheel covers, mirrors, GPS or audio components;
- (8) any addition or modification to the Vehicle without our prior written consent; or
- (9) any other wear beyond normal wear or that renders the Vehicle unsafe or incapable of passing any required inspection.

25. LOSS OF VEHICLE, DEFAULT AND REMEDIES:

A. TOTAL LOSS OR DESTRUCTION OF VEHICLE. If the Vehicle is lost, stolen, destroyed or damaged beyond repair (collectively a "Total Loss"), this Lease will terminate and you will owe the Early Termination Liability as outlined in Section 22C, including the Total Loss Early Termination Charge defined in Section 22C(d)(i).

B. GAP WAIVER. Except as otherwise provided, if the Vehicle is a Total Loss and you maintained the insurance required by this Lease, we will waive the Total Loss Early Termination Charge set forth in Section 22C(d)(i) when we receive your insurance proceeds for the Vehicle's actual cash value. You must report the Total Loss to us promptly, pay your insurance deductible and comply with all other terms of this Lease. There is no charge to you for this waiver. Exceptions: This waiver does not apply if:

- (1) The Vehicle was stolen and no police report was filed;
- (2) The Total Loss occurred while the Vehicle was not within the United States of America, its territories or possessions, or Canada, regardless of whether we consented;
- (3) The Total Loss resulted from your intentional misrepresentation, wrongful act or omission, or gross negligence;
- (4) there is a Default under this Lease which caused or contributed to the Total Loss; or
- (5) You fail to timely provide us or our designee with any information or documents reasonably requested in connection with the Total Loss, including a police report and insurance information.

C. DEFAULT. You will be in default ("Default") if any of the following occurs:

- (1) You do not pay a Monthly Payment when due (or within any grace period the law allows) or any other amount owed when we ask you to pay it;
- (2) Any information in your credit application or that of a guarantor of this Lease is false or misleading;
- (3) You fail to maintain required insurance;
- (4) The Vehicle is subject to actual or threatened confiscation, impoundment, seizure, forfeiture or other involuntary transfer by a government entity or legal process;
- (5) You die, are declared incompetent or are incarcerated and there is no surviving lessee; you become insolvent, file a bankruptcy petition, have a bankruptcy petition filed against you or you discontinue or cease business affairs, or make an assignment for the benefit of creditors;
- (6) You fail to return the Vehicle to us at the time and place we specify;
- (7) The Vehicle is used in any race, speed contest or other contest, or any other illegal manner, with or without your knowledge or consent;
- (8) The Vehicle is regularly used by anyone who is not a Lessee under this Lease, unless you have obtained our prior written consent;
- (9) Your driver's license expires or is suspended, revoked, canceled or is otherwise restricted, or you become ineligible to obtain a driver's license;
- (10) You break any other promise or fail to meet any other obligation under this Lease or in any other agreement with us.

26. ADDITIONAL TERMS AND CONDITIONS:

A. PAYMENTS. All payments due under this Lease must be made in good funds of the United States, by check, money order, cashier's check, electronic funds transfer, or as otherwise specified by Assignee.

B. INDEMNIFICATION. You agree to indemnify and hold us and our assignees, agents and insurers harmless from all claims, demands, losses and expenses (including reasonable attorneys' fees) to the extent not prohibited by law provided that no attorneys' fees will be owed if this Lease is governed by Iowa, Maine or Ohio law) arising from the Vehicle's use, condition or operation, including claims based on strict liability and negligent entrustment.

C. RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES. This Lease may contain charges for optional insurance, service contracts or other products for products you purchased in connection with this Lease. You agree that we can claim benefits under such contracts. Unless prohibited by law, we may, upon your default or termination of this Lease, cancel any such contracts to obtain refunds of unearned charges or premiums. You authorize us to subtract any refund we receive on your behalf for any such contracts that are cancelled from the amount you owe under this Lease. If you receive a refund for any cancelled optional product contract, you must pay the entire amount of the refund to us.

D. ASSIGNEE LIABILITY. Except as limited by applicable law, you agree not to assert against any Assignee of this Lease, or its agents, any claims or defenses you may have against the Lessor from whom you originally leased the Vehicle.

E. OWNERSHIP. We own the Vehicle solely, including all original and after-market accessories installed on the Vehicle. This is a true lease for tax and other purposes and we receive all benefits of ownership. We have not given you any legal advice regarding this Lease, and (3) any unearned premiums or refunds of any of the foregoing.

F. SECURITY INTEREST. You grant us a security interest, to the extent permitted by state law, in the property listed below to secure performance of your obligations under this Lease: (1) less proceeds of any insurance which you maintain with respect to the Vehicle; (2) the proceeds of any medical breakdown protection contract, service contract, excess wear and use waiver or other optional insurance or other product purchased with this Lease; and (3) any unearned premiums or refunds of any of the foregoing.

G. WAIVER. We do not waive our rights or remedies under this Lease by delaying or failing to exercise them at any time. Our acceptance of late or partial payments under this Lease will not constitute a waiver of our right to receive timely payment in full or of any other rights.

H. JOINT LIABILITY. Lessee and any Co-Lessee are jointly and severally liable under this Lease. Our release, waiver or delay in the enforcement of our rights as to one Lessee shall not affect our rights as to the other Lessee signing this Lease.

I. ADDRESS CHANGES AND NOTICES. We will send notices (including any default and repossession notices) and correspondence to you at the Billing Address. If the Billing Address or the Billing Address changes or is incorrect, you agree to notify us of the correct or new address within 15 days after the change. If you move and fail to notify us of your new address and we receive a forwarding address for you from the United States Postal Service, we will update your Billing Address to that forwarding address. If we are required to send you any notices, you agree that 10 days' notice is a reasonable notice period, unless state law requires a longer period.

J. SERVICING AND COLLECTION CALLS. You agree that we, our agents and/or others we retain may monitor and record telephone calls with you in connection with this Lease. You also agree that we, our agents and/or others we retain may use an automatic telephone dialing system or artificial or prerecorded voice to call you on your cellular telephone or on any service for which you are charged for the call (including sending voicemail messages, text messages and e-mail), unless prohibited by law. This agreement does not restrict us from contacting you using any other means allowed by law.

K. LIMITED POWER OF ATTORNEY. You appoint us or our agent as your attorney-in-fact to do the following: (1) settle any insurance claim related to the Vehicle; (2) endorse your name on any check or draft we receive for damage or loss of the Vehicle; and (3) to sign your name to any title, registration or other documents related to the Vehicle, for example, state motor vehicles department applications and documents. This power of attorney is coupled with an interest in the Vehicle and is not revocable.

L. ADDITIONAL INFORMATION AND DOCUMENTS. During the term of this Lease, you agree to provide us with additional documents and information we may reasonably request to verify any information provided in connection with your credit/lease application or your compliance with this Lease. You also agree to sign additional documents we reasonably request to carry out the terms of this Lease, including, but not limited to, motor vehicles department forms and applications.

M. OUR ASSIGNMENT OF THIS LEASE. We may assign some or all of our rights and obligations under this Lease at any time to anyone, including the HLT, without your consent. Our assignment of this Lease will not affect your rights or obligation under this Lease. Lessor and its employees are not agents of Assignee or Kia Motors Finance and have no authority to obligate either of them. Kia Motors Finance, as the agent for the HLT, has the power to act on the HLT's behalf to administer, enforce and defend this Lease. You agree to pay all amounts owed under this Lease to Kia Motors Finance, or as otherwise directed by us. As part of a like-kind exchange program, the Assignee has engaged HCA Exchange, Inc., as a qualified intermediary. Dealer is hereby notified that Assignee has assigned to HCA Exchange, Inc., its rights (but not its obligations) in the agreement for the purchase of the Vehicle. If Lessee purchases the Vehicle, Lessee is hereby notified that the Assignee has engaged HCA Exchange, Inc., as a qualified intermediary and has assigned to HCA Exchange, Inc., its rights (but not its obligations) in the agreement for the sale of the Vehicle.

N. ENFORCEABILITY. If any provision of this Lease is found unenforceable, void, illegal or otherwise against applicable law, the remaining provisions of this Lease will remain in full force and effect.

O. ENTIRE AGREEMENT. Important. Read before signing. The terms of this Lease should be read carefully because only those terms in writing are enforceable. Terms and promises, including oral promises, are not enforceable unless they are expressly contained in this Lease. This Lease is a final expression of the lease agreement between you and us. This Lease may not be contradicted by evidence of any prior oral lease agreement or of a contemporaneous oral lease agreement between you and us.

P. GOVERNING LAW. This Lease will be governed and enforced by federal law and the internal laws of the state in which the Dealer is located as shown by the Dealer's address in Section 1 of the Lease.

Q. NOTICE TO UTAH LESSEES: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

R. CLASS ACTION WAIVER: TO THE EXTENT PERMITTED BY APPLICABLE LAW, YOU HEREBY WAIVE ANY RIGHT YOU MAY HAVE TO BRING OR PARTICIPATE IN A CLASS ACTION RELATED TO THIS LEASE.

STATE OF MICHIGAN

CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER YEAR MAKE MODEL BODY STYLE
5XYPGDA31HG280754 2017 KIA SORENTO STA-WAGON

TITLE NUMBER ISSUE DATE ODOMETER BRAND/LEGEND
603F0460459 AS 02/16/2017 000008

WEIGHT/FEE CATEGORY ODOMETER BRAND
28 *ACTUAL MILEAGE*

OWNER(S) NAME AND ADDRESS
HYUNDAI LEASE TITLING TRUST LSR
TAMMY LYNETTE CHAMBERLAIN LSE
800 SOUTH AIRPORT RD
TRAVERSE CITY MI 49686



First Secured Party	Filing Date
HYUNDAI LEASE TITLING TRUST	02-06-2017
PO BOX 105299	
ATLANTA GA	30348
Release of First Lien:	
X _____ Signature of Agent	_____ Date

Title Assignment by Seller

State and federal laws require the seller(s) to indicate mileage when ownership is transferred. Failure to complete or providing false information may result in civil liability, fines and/or imprisonment. ANY ALTERATION, ERASURE, FALSE STATEMENT, FORGERY OR FRAUD VOIDS THIS TITLE AND IS A CRIME.

Completed by Seller	I warrant that the ownership of the vehicle described on Certificate of Title has been transferred to the following purchaser(s) and is free of all previous liens: Printed Name of Purchaser(s) Date of Sale Selling Price			
	Purchaser's Street Address City State Zip			
	I (we) certify that the odometer reading is: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is: (No Truth) <input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage - WARNING ODOMETER DISCREPANCY <input type="checkbox"/> exceeds mechanical limits of odometer (odometer has rolled over)			
	Signature of Seller(s) X _____		Printed Name of Seller(s)	
	Seller's Street Address City State Zip			
Completed by Buyer	A \$15.00 Late Fee is Due for Failure to Apply for Title Within 15 Calendar Days of Date of Assignment			
	"I am aware of the above odometer certification made by the seller(s)." Signature of Purchaser(s) Printed Name of Purchaser(s) X _____			
	NEW LIENHOLDER INFORMATION: The information below must be on an application for title and presented to the Michigan Department of State. Secured Party: Address:			

The State of Michigan, Michigan Department of State certifies that this certificate of title is issued in compliance with the laws of Michigan and constitutes prima facie proof of ownership. Further, on the date of title issuance, the described vehicle was subject to the security interest(s) listed above.

MAILING ADDRESS

HYUNDAI LEASE TITLING TRUST
PO BOX 105299
ATLANTA GA 30348

G87841072

NOTICE TO SELLERS

Sellers must keep a receipt or photocopy of the reassigned title for their records for 18 months or accompany the purchaser to a Secretary of State Office.



DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS